

Fig. 1

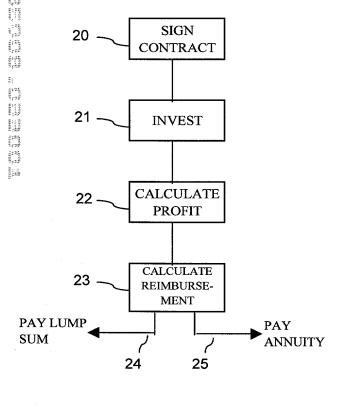


Fig. 2

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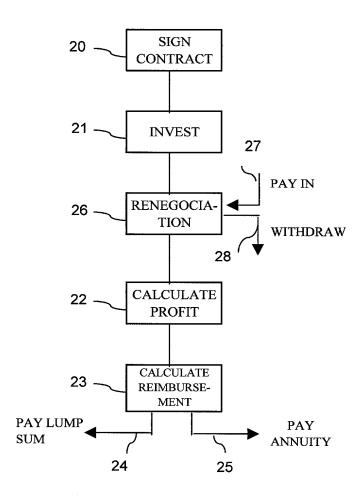


Fig. 3

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INSURANCE POLICY

INSURER : BANK XXX

CLIENT : JAVERLHAC

AMOUNT PAID : \$10 000

DURATION : 5 years

PROPERTY INSURED : Vehicle

TYPE OF INVESTMENT : 10 % annual

CONDITIONS : See accompanying sheet

Fig. 4

INITIAL AMOUNT \$10 000	PREMIUM in \$	INVESTMENT in \$	PROFIT in \$
1st year	2000	8000	800
2nd year	2000	6800	680
3rd year	2000	5480	548
4th year	2000	4028	402,8
5th year	2000	2430	243,08
TOTAL	10 000		2673,88

Fig. 5

NUMBER OF CLAIMS	% PROFIT RETURNED
0	100
1	50
>1	0

<u>Fig. 6</u>

	INITIAL AMOUNT \$10 000	PREMIUM in \$	INVESTMENT in \$	PROFIT in \$
	1st year	2000	8000	800
	2nd year	2000	6800	680
	3rd year	2000	5480	548
Payme	ent of \$5000			
	4th year	5000	6028	602,8
	5th year	5000	1630,8	163,08

<u>Fig. 7</u>

	INITIAL AMOUNT \$10 000	PREMIUM in \$	INVESTMENT in \$	PROFIT in \$
	1st year	2000	8000	800
	2nd year	2000	6800	680
	3rd year	2000	5480	548
W	ITHDRAW \$5000			
	4th year	500	528	52,8
	5th year	500	80,8	8,08

<u>Fig. 8</u>

	PREMIUM in \$
1st year	2000
2nd year	1800
3rd year	1600
4th year	1400
5th year	1200

<u>Fig. 9</u>

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